From: Fstops2

Sent: Wednesday, September 20, 2006 6:54 PM

To: Comments

Subject: Comment - Industrial Loan Companies and Industrial Banks

Ladies/Gentlemen:

As you consider the Walmart, Home Depot and similar applications, I urge you to resist the pressures that ABA lobbyists are attempting to exert upon you.

Protecting ABA members from competition would serve the interests of only those who do not want to compete on a level playing field.

Please approve the applications in the spirit of American free enterprise and in the interest of the majority of us who you represent...and who will benefit. Thank you for considering my comments.

Respectfully, Dean L. Ebel